



CREDIT & FINANCE INCORPORATED

866-397-4100 * Fax 540-772-7895

http://www.atlanticcreditfinance.com

Return Service Requested

018936 L2TAC216
TARA WOLIN
1 DIANE CT
NESCONSET, NY 11767-1803

Original Creditor ▶ SYNCHRONY BANK f/k/a GE CAPITAL
RETAIL BANK
PC RICHARDS
Current Creditor ▶ MIDLAND FUNDING, LLC ("MID")
Acct # ▶ XXXXXXXXXXXXX3891
ACF Acct # ▶ 1993
Balance ▶ \$1,914.17

August 3, 2015

Dear Mr./Ms. Tara Wolin:

Please allow this letter to serve as an introduction to MID. MID has purchased or was otherwise assigned the account (the "Account") referenced above and it has been placed with Atlantic Credit & Finance, Inc. ("Atlantic") for collection.

Our records reflect you are obligated on the Account which is in default. Accordingly, Atlantic is entitled to be paid the balance due of \$1,914.17. All payments on the account should be sent as noted below.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

To discuss this debt, please contact Alicia Shiflett toll free at 866-397-4100, between 12:00 P.M. and 9:00 P.M. EST Monday through Wednesday, 8:30 A.M. to 5:30 P.M. on Thursday and 9:00 A.M. to 5:00 P.M. EST on Friday.

Mail all Correspondence to:
Atlantic Credit & Finance, Inc.
PO Box 13386
Roanoke, VA 24033-3386

Mail all Payments to:
Atlantic Credit & Finance, Inc.
PO Box 12966
Roanoke, VA 24030-2966

Office Hours: 8:30 A.M. - 9:00 P.M., Monday - Wednesday; 8:30 A.M. - 5:30 P.M., Thursday; 9:00 A.M. - 5:00 P.M. Friday (EST)

This communication is from a debt collector.
This is an attempt to collect a debt. Any information obtained will be used for that purpose.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

▲ Detach Here ▲

DETACH HERE AND ENCLOSE THIS PORTION ALONG WITH PAYMENT

Make check or money order payable to Atlantic Credit & Finance, Inc.

▲ Detach Here ▲

1993
TARA WOLIN
1 DIANE CT
NESCONSET, NY 11767-1803

August 3, 2015

WE ACCEPT M/C AND VISA



Account Number: _____
Expiration Date: _____
Amount To Be Applied to Card: \$ _____
Cardholder Signature: (Print Name Below Line)

Original Creditor ▶ SYNCHRONY BANK f/k/a GE
CAPITAL RETAIL BANK
Acct # ▶ XXXXXXXXXXXXX3891
ACF Acct # ▶ 1993
Balance ▶ \$1,914.17
Amount Enclosed ▶

ATLANTIC CREDIT & FINANCE, INC.
PO BOX 12966
ROANOKE, VA 24030-2966

037871

L2TAC216 018936 216195532121 NNNNN NNNNN NNNNN 000001

NOTICE TO NEW YORK CONSUMERS

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.*, are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- (1) Supplemental security income, (SSI);
- (2) Social security;
- (3) Public assistance (welfare);
- (4) Spousal support, maintenance (alimony) or child support;
- (5) Unemployment benefits;
- (6) Disability benefits;
- (7) Workers' compensation benefits;
- (8) Public or private pensions;
- (9) Veterans' benefits;
- (10) Federal student loans, federal student grants, and federal work study funds; and
- (11) Ninety percent of your wages or salary earned in the last sixty days.

New York City Department of Consumer Affairs License No. 1308695